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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

November 30, 2005

Dear Directors:

For the past five years, the OCC has offered a series of workshops designed to assist community bank directors in advancing their professional education. The response has been most gratifying. Hundreds of directors have attended our workshops, and they have consistently given them high marks.

I am pleased to announce our workshop schedule for 2006.

As before, we are offering workshops on risk assessment, credit risk, and compliance risk. Workshops have been scheduled for locations around the country. You are free to choose any location. Note that in several cases we offer consecutive sessions for those who want to conveniently compress the experience of two or more workshops. See the enclosed brochures for further information.

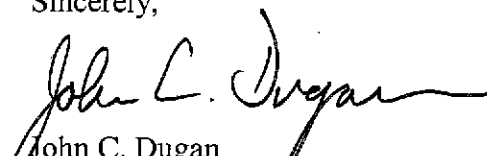
There is one thing we are doing differently for 2006. The cost of each workshop has been reduced from \$249 to \$65. In light of the crucial role that directors play in the governance of national banks, I want to make certain that financial considerations do not prevent anyone from attending one or more of our workshops.

Although the cost has been cut to participants, there will be no reduction in the quality of our programs. Each workshop is limited to 50 people, affording plenty of time for interaction. Each attendee will receive a pre-course reading package, course materials, continental breakfast, lunch, a CD of an OCC telephone seminar, a community bank supervision handbook, and other appropriate supervisory materials. Most important, the instructor cadre consists of some of the OCC's most expert professionals, who will contribute their years of experience to each program.

If you have any questions on the workshops, please call (336) 644-8914 or contact your local Assistant Deputy Comptroller.

I encourage you to consider participating in this outstanding educational opportunity.

Sincerely,

  
John C. Dugan  
Comptroller of the Currency